IRA D. JOFFE Attorney At Law

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October 20, 2017

Mr. Marc D. Cabrera, Esq. Locke Lord, LLP 2200 Ross Ave. Suite 2800 Dallas, TX 75201

VIA FAX ONLY TO (214) 740-8800

In Re:

LEEROY M. MYERS AND BARBARA C. MYERS v. DITECH FINANCIAL, LLC and FANNIE MAE, CIVIL ACTION 4:16-CV-01053, SOUTHERN DISTRICT OF TEXAS, HOUSTON

DIVISION

Dear Mr. Cabrera:

Ditech is now on notice that in addition to repairs for the flood damage the property is in need of mold remediation. Please make sure they disclose that to any potential purchaser.

This is the fourth request since September 14, 2017, to see if there is a compromise principal balance amount your client will agree to so this can be turned into a performing loan instead of becoming a property in need of demolition. The first three remain unacknowledged and unanswered. If there is no agreement then your client's failure to respond will only guarantee it a larger loss.

Sincerely,

Ira D. Joffe, Esq.

IJ/ms